

Substitute for form 1449A&B/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Application Number	10/046,654	
			Filing Date	October 26, 2001	
			First Named Inventor	Neofytides, Cheryl L.	
			Art Unit	3691	
			Examiner Name	Olubode Akintola	
Sheet	1	of	3	Attorney Docket Number	020375-000220US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-2001-0034676	Oct-2001	Vasic	
	A2	US-7,398,252	07-08-2008	Neofytides et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
								<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
	C1	KLINE, A., "Debit Card paychecks for migrant farm workers," American Banker, New York, May 17, 1999.			<input type="checkbox"/>
	C2	US Patent Application No. 10/045,632 (Attorney Docket Number 020375-000230US), Advisory Action dated October 14, 2008, 3 pages			<input type="checkbox"/>
	C3	US Patent Application No. 10/045,632 (Attorney Docket Number 020375-000230US), Final Office Action dated July 11, 2008, 20 pages			<input type="checkbox"/>
	C4	US Patent Application No. 10/332,724 (Attorney Docket Number 020375-000201US), Final Office Action dated October 17, 2008, 14 pages			<input type="checkbox"/>
	C5	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Advisory Action dated September 25, 2008, 4 pages			<input type="checkbox"/>
	C6	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Final Office Action dated June 20, 2008, 18 pages			<input type="checkbox"/>
Examiner Signature	/Olubode Akintola/ (11/19/2008)				Date Considered

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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	C7	US Patent Application No. 10/336,657 (Attorney Docket Number 020375-000222US), Office Action dated July 25, 2008, 9 pages	<input type="checkbox"/>

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